

Information to identify the case:

Debtor 1	<u>Douglas A. Reichert</u>	Social Security number or ITIN	xxx-xx-7373
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mary J. Reichert</u>	Social Security number or ITIN	xxx-xx-5410
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-20462-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas A. Reichert

Mary J. Reichert

10/20/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Douglas A. Reichert
Mary J. Reichert
Debtors

Case No. 19-20462-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 20, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Douglas A. Reichert, Mary J. Reichert, 747 Watchung Road, Bound Brook, NJ 08805-1429
cr	+ CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518356329	+ CITIMORTGAGE, INC., CENLAR FSB, ATTN: BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
518263573	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court., Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2023 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 20 2023 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Oct 21 2023 00:35:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518263556	+ EDI: BANKAMER.COM	Oct 21 2023 00:35:00	Bank Of America/AAA, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518263557	+ EDI: CITICORP.COM	Oct 21 2023 00:35:00	Brooksbrothers/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
518263558	+ EDI: CAPITALONE.COM	Oct 21 2023 00:35:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518263561	+ EDI: CAPONEAUTO.COM	Oct 21 2023 00:35:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518269416	+ EDI: AISACG.COM	Oct 21 2023 00:35:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518299435	+ EDI: AISACG.COM	Oct 21 2023 00:35:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518317538	+ EDI: AIS.COM	Oct 21 2023 00:35:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518383215	+ EDI: CITICORP.COM	Oct 21 2023 00:35:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518263564	+ EDI: CITICORP.COM	Oct 21 2023 00:35:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518263565	+ EDI: CITICORP.COM		

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		Oct 21 2023 00:35:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
518263566	+ EDI: CITICORP.COM	Oct 21 2023 00:35:00	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
518272730	EDI: DISCOVER.COM	Oct 21 2023 00:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518263567	+ EDI: DISCOVER.COM	Oct 21 2023 00:35:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518263562	EDI: JPMORGANCHASE	Oct 21 2023 00:35:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518263563	EDI: JPMORGANCHASE	Oct 21 2023 00:35:00	Chase Ink, PO Box 1423, Charlotte, NC 28201
518298049	+ Email/Text: RASEBN@raslg.com	Oct 20 2023 20:58:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518269044	Email/Text: EBN@Mohela.com	Oct 20 2023 20:59:00	MOHELA on behalf of SoFi, 633 Spirit Drive, Chesterfield, MO 63005
518263569	Email/Text: EBN@Mohela.com	Oct 20 2023 20:59:00	Mohela/sofi, 633 Spirit Dr, Chesterfield, MO 63005
518385272	EDI: PRA.COM	Oct 21 2023 00:35:00	Portfolio Recovery Associates, LLC, C/Osynchrony Bank, POB 41067, Norfolk VA 23541
518699442	EDI: PRA.COM	Oct 21 2023 00:35:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518699443	EDI: PRA.COM	Oct 21 2023 00:35:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518263570	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 20 2023 21:00:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
518313643	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 20 2023 21:00:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518376914	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2023 20:56:47	SoFi Lending Corp., c/o Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
518263571	+ Email/PDF: SoFiBKNotifications@resurgent.com	Oct 20 2023 20:56:59	Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Avenue Suite 280, Healdsburg, CA 95448-4151
518265252	+ EDI: RMSC.COM	Oct 21 2023 00:35:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518263572	+ EDI: RMSC.COM	Oct 21 2023 00:35:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518367538	+ EDI: WFC2	Oct 21 2023 00:35:00	Wells Fargo Bank, N.A., Attn: Default Document Processing, POB 1629, Minneapolis, MN 55440-1629

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518263559	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518263560	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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518263568 *+

Discover Financial, Po Box 3025, New Albany, OH 43054-3025

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotruster.com
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Lee Martin Perlman	on behalf of Joint Debtor Mary J. Reichert ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Debtor Douglas A. Reichert ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8